

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stephen L. Elliott
Kimberly D. Elliott
Debtors

Case No. 18-02932-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 35

Date Rcvd: Nov 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2018.

db/jdb
cr
+Stephen L. Elliott, Kimberly D. Elliott, 3564 Baker Drive, Saxton, PA 16678-7968
+Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste 200,
Tucson, AZ 85712-1083
5084232 BARCLAYS BANK DELAWARE, C/O FREDERICK I. WEINBERG & ASSOCIA, 375 ELM ST. SUTE 210,
Conshohocken, PA 19428
5084234 +Chy Systems Inc, 33 S Duke St, York, PA 17401-1401
5127205 +Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200,
Tucson, AZ 85712-1083
5084243 +Ellen Cook Mazzaella, 2113 Hope Drive, Red Lion, PA 17356-9629
5084245 +Frederic I. Weinberg, Esquire, 375 E. Elm Street Ste. 210, Conshohocken, PA 19428-1973
5084247 +Jonestown Bank And Tru, Po Box 717, Jonestown, PA 17038-0717
5084248 +Loandepo.co, Attn: Bankruptcy Dept, Po Box 250009, Plano, TX 75025-0009
5084249 +Louis C. Mazzaella, 2113 Hope Drive, Red Lion, PA 17356-9629
5084250 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5084253 +Regency Cons Disc Co I, 1301 New Berwick Hwy, Bloomsburg, PA 17815-8809
5084254 +SUN TRUST BANK, c/o Green Sky, PO BOX 29429, Atlanta, GA 30359-0429
5084255 +Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5084233 +EDI: WFNNB.COM Nov 16 2018 00:23:00 BOSCOV'S, PO BOX 659622, San Antonio, TX 78265-9622
5084229 +EDI: BANKAMER.COM Nov 16 2018 00:23:00 Bank of America, 1800 Tapo Canyon Road,
Simi Valley, CA 93063-6712
5084230 +EDI: TSYS2.COM Nov 16 2018 00:23:00 Barclay's Bank Delaware, 125 S. West Street,
Wilmington, DE 19801-5014
5084231 +EDI: TSYS2.COM Nov 16 2018 00:23:00 Barclays Bank Delaware, Attn: Correspondence,
Po Box 8801, Wilmington, DE 19899-8801
5084237 +EDI: WFNNB.COM Nov 16 2018 00:23:00 COMENITY CAPITAL BANK, PO BOX 183003,
Columbus, OH 43218-3003
5084241 +EDI: CCS.COM Nov 16 2018 00:23:00 CREDIT COLLECTION SERVICES, c/o FIRSTENERGY,
725 CANTON ST, Norwood, MA 02062-2679
5084235 +EDI: CAUT.COM Nov 16 2018 00:23:00 Chase Auto Finance, National Bankruptcy Dept,
201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
5084236 +EDI: COLLINSASSET.COM Nov 16 2018 00:23:00 Collins Asset Group, Po Box 91059,
Austin, TX 78709-1059
5084238 +EDI: WFNNB.COM Nov 16 2018 00:23:00 Comenitycapital/boscov, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
5084239 +EDI: WFNNB.COM Nov 16 2018 00:23:00 Comenitycb/dtlfirstfin, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
5084240 +EDI: CCS.COM Nov 16 2018 00:23:00 Credit Collection Service, Attn: Bankruptcy,
Po Box 773, Needham, MA 02494-0918
5084242 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 15 2018 19:17:45 Ditech, Attn: Bankruptcy,
Po Box 6172, Rapid City, SD 57709-6172
5084244 +EDI: BLUESTEM Nov 16 2018 00:23:00 Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820
5084246 +EDI: JEFFERSONCAP.COM Nov 16 2018 00:23:00 Jefferson Capital Systems, LLC,
16 MCLELAND ROAD, Saint Cloud, MN 56303
5084251 +EDI: MERRICKBANK.COM Nov 16 2018 00:23:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001
5084473 +EDI: PRA.COM Nov 16 2018 00:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5084252 +EDI: PRA.COM Nov 16 2018 00:23:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
5084256 +EDI: RMSC.COM Nov 16 2018 00:23:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
5084257 +EDI: RMSC.COM Nov 16 2018 00:23:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
5084258 +EDI: VERIZONCOMB.COM Nov 16 2018 00:23:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
5084259 +EDI: VERIZONCOMB.COM Nov 16 2018 00:23:00 Verizon Wireless, Po Box 650051,
Dallas, TX 75265-0051

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor Collins Asset Group, LLC ecf@bass-associates.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com
Tony Santo Sangiamo on behalf of Debtor 2 Kimberly D. Elliott tsanlaw@gmail.com,
kathyslaw88@gmail.com;nicoleroserobinson@gmail.com;sangiamotr73458@notify.bestcase.com
Tony Santo Sangiamo on behalf of Debtor 1 Stephen L. Elliott tsanlaw@gmail.com,
kathyslaw88@gmail.com;nicoleroserobinson@gmail.com;sangiamotr73458@notify.bestcase.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **Stephen L. Elliott**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2639**

EIN ---

Debtor 2 **Kimberly D. Elliott**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1118**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-02932-HWV****Order of Discharge**

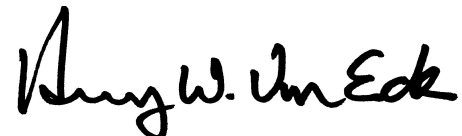
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen L. Elliott

Kimberly D. Elliott

fka Kimberly D. Albright, fka Kimberly D. Steele

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

November 15, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.